

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
2018-0802

Powers Kirn, LLC
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728 Marne Highway, Suite 200
Moorestown, NJ 08057
856-802-1000

In Re:

Karen L. Waldorf



Order Filed on February 25, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-13417-CMG

Hearing Date: February 17, 2021

Judge: Honorable Christine M. Gravelle

Chapter: 13

ORDER RESOLVING OBJECTION TO CONFIRMATION

The relief set forth on the following pages, numbered two (2) through two (2) is
hereby **ORDERED**.

DATED: February 25, 2021

Handwritten signature of Christine M. Gravelle in cursive script.
Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtor: Karen L. Waldorf

Case No.: 19-13417-CMG

Caption of Order: ORDER RESOLVING OBJECTION TO CONFIRMATION

Upon the objection to confirmation of debtor's plan and Powers Kirn, LLC, Attorney for Wells Fargo Bank, N.A., appearing and for cause shown, it is

ORDERED as follows:

1. The objection to confirmation filed on behalf of Wells Fargo Bank, N.A. is hereby resolved upon the conditions set forth herein.
2. The debtor shall pursue a loan modification with respect to the mortgage held by the secured creditor, Wells Fargo Bank, N.A., against the real property located at **22 Magnolia Court, Piscataway, NJ 08854**.
3. Debtor shall tender post-petition payments directly to Wells Fargo Bank, N.A.
4. The debtor shall obtain a permanent loan modification no later than May 15, 2021.
5. In the event that the debtor is unable to obtain a permanent loan modification within the deadline set forth herein or debtor fails to accept any modification that might be offered, the debtor shall file a modified plan no later than 14 days from the deadline fixed above to either provide for repayment of arrears and/or surrender of the subject property.
6. Notwithstanding the agreement set forth herein, Debtor acknowledges that they are required to provide payment of pre-petition arrears due to Wells Fargo Bank, N.A.
7. The objections filed on behalf of the Secured Creditor are hereby preserved and may be presented in relation to any further plan of reorganization presented by the debtor.
8. The Secured Creditor shall serve a copy of this Order upon the debtor, debtor's counsel, and the Standing Chapter 13 Trustee.

In re:
Karen L Waldorf
Debtor

Case No. 19-13417-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Feb 25, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2021:

Recip ID	Recipient Name and Address
db	+ Karen L Waldorf, 22 Magnolia Court, Piscataway, NJ 08854-2299

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Robert C. Nisenson	on behalf of Debtor Karen L Waldorf r.nisenson@rcn-law.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 25, 2021

Form ID: pdf903

Total Noticed: 1

doreen@rcn-law.com;g2729@notify.cincompass.com;nisensoarr70983@notify.bestcase.com

Scott J. Goldstein

on behalf of Creditor Eric Waldorf sjg@sgoldsteinlaw.com
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com

Thomas S. Onder

on behalf of Creditor Stark & Stark P.C. tonder@stark-stark.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 11